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Fall 2016

NOTES OF INTEREST

Important Fee Information

The following fee changes will be effective **November 15, 2016:**

- Stop Payment Fee \$30,
- Foreign ATM Usage Fee \$2.50 after 5 free. You can avoid this fee by using a Fond du Lac Credit Union ATM or getting cash-back when making a debit card purchase.
- Dormant Account fee will increase from \$2.00 per month to \$5.00 per month for account holders age 18 and older. The Dormant Account Fee is charged if there is no activity for 12 months and the account balance is under \$250. You can avoid this fee by completing at least one transaction in 12 months.

Rates as low as
1.99% APR*

*APR is Annual Percentage Rate. Rates are credit based and subject to change without notice. Collateral 2012 & newer, term maximum of 60 months, \$5000 minimum purchase or refinance from another financial institution. Membership eligibility requirements apply. Call a Loan Specialist for details. Offer ends 11/30/2016.

Questions about Medicare? Now get the answers.

Join us **October 19 at 3:00 OR 6 p.m.**
for a **free presentation**

by
Shelly A. Squier

LUTCF & Certified in Long Term Care

This session can help you make important Medicare decisions and learn the most recent changes coming up in 2017. Shelly will also be happy to answer any questions you may have. Informal- and very informational! Call us at 921-1123 to reserve your seat at the Credit Union.

Upcoming FDLCU Board Member Election for 2016

New Board members bring new ideas. If you are at least 18 years old, and have been a primary account holder in good standing at Fond du Lac CU for a minimum of 90 days, you're eligible to run for a position on the volunteer Board of Directors.

A good candidate has a genuine interest in how FDLCU can "Open Doors" for members. A Board Member serves a three year term.

If interested, you can pick up an Application at the Credit Union office or print the information from our web site under the About Us, Application & Forms tab. Then be sure to get it back to the Credit Union by December 1, 2016 for our Nominating Committee to review.

A voting ballot will be included in the next quarterly newsletter - January 2017. If you have questions about the nomination process or election, please contact Credit Union President, Scott Roesch at (920) 921-1123.



*From all of us at
Fond du Lac Credit Union
Happy Thanksgiving.
We're thankful for your business.*

Federally Insured
by the NCUA



91 N. Pioneer Road
Fond du Lac, WI 54935
920. 921.1123
www.fdlcu.com

Supporting the Community We Serve

If you've stopped in our office or visited our website you've seen our employees wearing "jeans for a reason" on Fridays. Our employees donate money or items that different charities are in need of.

Our employees also volunteer their time to help support local organizations. We are happy to have contributed to the following in the past year:

- November & December - "Pay it forward"
- January & February Children's Hospital---\$1053.00
(thank you members, for your help with this!)
- March - Help for Homeless - Supplies donated
- April & May - Fondy Food Pantry - Food donated
- June & July - Fond du Lac Relay for Life \$215
- August - FDL Boys & Girls Club - School supplies donated
- September & October - Solutions Center - Supplies donated

Employees have also volunteered for:

- Reality Day at Fondy High School
- Fond du Lac County Money Smart Week

We're proud to be part of the Fond du Lac community!



Cart one of two full of food for the Fondy Food Pantry.



FDLCU Credit Card Changing to EMV Chip Soon

There's been a lot of talk in the media about EMV chips being a vital change in the fight against fraud on credit and debit cards. This is true when your card is present - actually scanned - when making a purchase.

EMV (Europay, MasterCard®, Visa®) is micro-chip technology that provides increased security capabilities - a small metallic square on the front of the card that holds card information. Originating in Europe, EMV technology has been instrumental in preventing the spread of credit card fraud, and will be the chosen method of payment in the United States within the next few years.

Fond du Lac Credit Union is taking steps now to begin the process of replacing our current cards with EMV chip cards. However, the new EMV chip credit card will include the magnetic strip your current card has. This means that you will be able to use the EMV chip at retailers who support EMV processing, and the magnetic strip at all other locations.

This change does not yet impact debit cards. Debit cards will be updated with EMV technology in the near future.

If you have a Fond du Lac Credit Union credit card, you will receive notice well in advance of the card replacement process.

We will be closed the following days so our employees may enjoy the holidays with family and friends:

Thursday, Nov. 24 - Thanksgiving Day


Saturday, Dec. 24 - Christmas Eve

Monday, Dec. 26- In observance of Christmas Day

Remember, Online Banking, the Mobile App and Debit Cards are great alternatives when our office is closed!



Baskets created and donated by employees raised \$634 for Children's Hospital in our silent auction this year!



If you have a Christmas Club Savings Account, your funds were automatically transferred to your regular Share account at the end of September. The 2017 Christmas Club rate is .15% APY.

Happy Holiday Shopping!